Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF CALIFORNIA	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: **Identify Yourself** About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Your full name Write the name that is on Sherry your government-issued First name First name picture identification (for example, your driver's Virginia license or passport). Middle name Middle name Bring your picture Seitzinger identification to your Last name and Suffix (Sr., Jr., II, III) Last name and Suffix (Sr., Jr., II, III) meeting with the trustee. All other names you have **Sherry Virginia Ross** used in the last 8 years Sherry V Seitzinger Include your married or Sherry Seitzinger maiden names. Only the last 4 digits of your Social Security number or federal xxx-xx-8918 **Individual Taxpayer** Identification number (ITIN)

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Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy

Del	otor 1 Sherry Virginia Se	eitzinger	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and	☐ I have not used any business name or EINs. DBA University of Silicon Valley DBA DMSCO Business name(s)	☐ I have not used any business name or EINs. Business name(s)
	doing business as names	EIN	EIN
5.	Where you live	7392 Crews Road	If Debtor 2 lives at a different address:
		Gilroy, CA 95020 Number, Street, City, State & ZIP Code Santa Clara	Number, Street, City, State & ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		2722 Bayview Dr. Fremont, CA 94538	
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain. (See 28 U.S.C. § 1408.) I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Sherry Virginia Seitzinger				Case number (if known)							
Por	t 2: Tell the Court About	/our Ponl	cruptov Co								
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy									
	choosing to file under	☐ Chapter 7									
		_ `	■ Chapter 11								
		☐ Chap									
		☐ Chap									
8.	How you will pay the fee	ab or	out how yo	entire fee when I file my pe ou may pay. Typically, if you a attorney is submitting your pa address.	re paying	the fee yourself, y	ou may pay with cash	n, cashier's check, or money			
				the fee in installments. If you in Installments (Official Form		e this option, sign a	and attach the Applica	ation for Individuals to Pay			
			•	t my fee be waived (You ma	,	this option only if	you are filing for Chap	oter 7. By law, a judge may,			
				uired to, waive your fee, and uur family size and you are una				of the official poverty line that this option, you must fill out			
		the	e Application	on to Have the Chapter 7 Filin	g Fee Wa	nived (Official Form	103B) and file it with	your petition.			
9.	Have you filed for	□ No.									
٠.	bankruptcy within the	_									
li	last 8 years?	Yes.		Northern District of							
			District	California	When	9/03/20	Case number	20-51314			
			District	Northern District of California	When	6/19/19	Case number	19-50024			
			District	See Attachment	When		Case number				
10.	Are any bankruptcy cases pending or being	■ No									
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.									
			Debtor				Relationship to y				
			District		_ When		Case number, if				
			Debtor				Relationship to y				
			District		_ When		Case number, if	known			
11.	Do you rent your	■ No.	Go to I	ine 12.							
	residence?	☐ Yes.	Has yo	ur landlord obtained an evicti	on judgm	ent against you?					
				No. Go to line 12.	-	-					
				Yes. Fill out <i>Initial Statemen</i> this bankruptcy petition.	t About ar	n Eviction Judgmer	nt Against You (Form	101A) and file it as part of			
				and bankaptoy petition.							

Case: 20-51623 Official Form 101 Doc# 1 Filed: 11/12/20 Entered: 11/12/20 12:14:59 Page 3 of 13 Voluntary Petition for Individuals Filing for Bankruptcy

Deb	tor 1 Sherry Virginia Se	eitzinger			Case number (if known)
art	Report About Any Bu	ısinesses	You Owi	n as a Sole Propriet	or
2.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.	
		☐ Yes.	Name	e and location of busi	iness
	A sole proprietorship is a				
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			e of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach		Numi	per, Street, City, State	e & ZIP Code
	it to this petition.		Chec	k the appropriate box	x to describe your business:
				Health Care Busin	ess (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as de	efined in 11 U.S.C. § 101(53A))
				Commodity Broker	r (as defined in 11 U.S.C. § 101(6))
				None of the above	
3.	Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	proceed you are coash-flow § 1116(1) No. No.	under Suchoosing vistatemen (B). I am i Code I do r	bchapter V so that it to proceed under Sul int, and federal incommon filling under Chapter filling under Chapter filling under Chapter for choose to proceed to the choose to proceed the choose th	court must know whether you are a small business debtor or a debtor choosing to can set appropriate deadlines. If you indicate that you are a small business debtor or behapter V, you must attach your most recent balance sheet, statement of operations, ne tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. ter 11. 11, but I am NOT a small business debtor according to the definition in the Bankruptcy 11, I am a small business debtor according to the definition in the Bankruptcy Code, and d under Subchapter V of Chapter 11. 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I
Part	4: Report if You Own or	☐ Yes.	choos	se to proceed under	Subchapter V of Chapter 11. Property That Needs Immediate Attention
	Do you own or have any			. , ,	
4.	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	■ No. □ Yes.	What is	the hazard?	
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is , why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	s the property?	Number, Street, City, State & Zip Code

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Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 ☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

]	I am not required to receive a briefing about credit
	counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Sherry Virginia Se	itzinger		Case numb	OEr (if known)		
Pari	6: Answer These Quest	ons for R	eporting Purposes				
16.	What kind of debts do you have?	16a.	Are your debts primarily consur individual primarily for a personal,		efined in 11 U.S.C. § 101(8) as "incurred by an		
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.	Are your debts primarily busine money for a business or investmen	ss debts? Business debts are debt nt or through the operation of the bu	s that you incurred to obtain usiness or investment.		
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you owe th	at are not consumer debts or busine	ess debts		
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7. Go	to line 18.			
	Do you estimate that after any exempt property is excluded and	☐ Yes.		u estimate that after any exempt pro e to distribute to unsecured creditor	operty is excluded and administrative expenses s?		
administrative expenses			□ No				
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes				
10		_		П	П		
10.	How many Creditors do you estimate that you	■ 1-49 □ 50-99	1	☐ 1,000-5,000 ☐ 5001-10,000	☐ 25,001-50,000 ☐ 50,001-100,000		
	owe?	☐ 100-1 ☐ 200-9	99	10,001-25,000	☐ More than100,000		
19.	How much do you	□ \$0 - \$	550,000	■ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?		001 - \$100,000 ,001 - \$500,000	□ \$10,000,001 - \$50 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion		
			,001 - \$300,000 ,001 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ More than \$50 billion		
20.	How much do you estimate your liabilities	□ \$0 - \$		■ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	to be?		001 - \$100,000 ,001 - \$500,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion		
			,001 - \$300,000 ,001 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ More than \$50 billion		
Part	:7: Sign Below						
For	you	I have ex	kamined this petition, and I declare ι	under penalty of perjury that the info	rmation provided is true and correct.		
					e, under Chapter 7, 11,12, or 13 of title 11, choose to proceed under Chapter 7.		
			orney represents me and I did not pant, I have obtained and read the noti		not an attorney to help me fill out this		
		I request	t relief in accordance with the chapte	er of title 11, United States Code, sp	pecified in this petition.		
			tcy case can result in fines up to \$25		or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		Sherry	rry Virginia Seitzinger Virginia Seitzinger e of Debtor 1	Signature of Debi	tor 2		
		Executed	d on November 12, 2020	Executed on			
			MM / DD / YYYY		M / DD / YYYY		

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Debtor 1	Sherry Virginia Seitzinger	Case number (if known)	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ E. Vincent Wood Signature of Attorney for Debtor	Date	November 12, 2020
Signature of Attorney for Debtor		WIWI / DB / TTTT
E. Vincent Wood		
Printed name		
The Law Offices of E. Vincent Wood		
· ····································		
1501 N. Broadway, Suite 261		
Walnut Creek, CA 94596		
Number, Street, City, State & ZIP Code		
Contact phone (925) 278-6680	Email address	vince@woodbk.com
297132 CA		
Par number 9 State		

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Fill in this infor	mation to identify your	case:		
Debtor 1	Sherry Virginia S	eitzinger		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF CALIFORNIA	
Case number				
(if known)				
				aı

ck if this is an ended filing

FORM 101. VOLUNTARY PETITION

Prior Bankruptcy Cases Filed Attachment

District	Case Number	Date Filed
Northern District of California	20-51314	9/03/20
Northern District of California	19-50024	6/19/19
Northern District of California	19-50024	1/07/19
Northern District of California	17-52189	9/07/17
Northern District of California	13-55417	10/11/13

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Debtor 1	Sherry Virginia	s Seitzinger			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the	e: NORTHERN DISTRICT	OF CALIFORNIA		
Case number					
(if known)					neck if this is an nended filing
B 104					
For Indivi	idual Chapte	er 11 Cases: List	t of Creditors Who	Have the 20 La	rgest
			Are Not Insiders		12/1

in control, or owner of 20 percent or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Also, do not include claims by secured creditors unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

					Unsecured claim
	What	is the nature of the claim?			\$ \$400,000.00
Bank of the West	As of	the date you file, the claim is: Check all that a	nnly		
5120 Mowry Ave. Fremont, CA 94538		Contingent	арріу		
Fremont, CA 94556		Unliquidated			
		Disputed			
	_	None of the above apply			
	Does	the creditor have a lien on your property?			
		No			
Contact	_	Yes. Total claim (secured and unsecured)	\$	\$400,00	0.00
		Value of security:	- \$	\$0.00	
Contact phone	_	Unsecured claim	\$	\$400,00	0.00
	What	is the nature of the claim?			\$ \$941,444.97
Deutsche Bank National Trust					
Company		the date you file, the claim is: Check all that a	apply		
c/o Select Portfolio Servicing,		Contingent			
Inc.		Unliquidated			
P.O. Box 65250		Disputed			
Salt Lake City, UT 84165-0250		None of the above apply			
	Does	the creditor have a lien on your property?			
		No			
Contact	_	Yes. Total claim (secured and unsecured)	\$	\$941,44	4.97
	_		Ψ	· ·	

B104 (Official Form 104) For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims

Page 1

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Best Case Bankruptcy

Sherry Virginia Seitzinger		Case number (if known)				
Contact phone		Unsecured claim	\$	\$941,444.97		
	What	is the nature of the claim?		\$ \$145,254.44		
Fremont Tech Center						
Association, Inc.	As of the date you file, the claim is: Check all that apply ☐ Contingent					
Phillip G. Vermont, Esq.		•				
Randick O'Dea Tooliatos Vermont & Sargen 5000 Hopyard Road, Suite 225 Pleasanton, CA 94588		Unliquidated				
		Disputed				
		None of the above apply				
	Does the creditor have a lien on your property?					
		No				
Contact	_	Yes. Total claim (secured and unsecured)	\$	\$145,254.44		
Contact	_	Value of security:	*	\$0.00		
	_	Unsecured claim	- ψ \$			
Contact phone		Onsecured claim	φ	\$145,254.44		
	What is the nature of the claim?			\$ \$150,000.00		
FTB Condo Assn, et al						
5674 Sonoma Dr.	As of the date you file, the claim is: Check all that apply					
Pleasanton, CA 94566		Contingent				
		Unliquidated				
		Disputed				
		None of the above apply				
	Does	Does the creditor have a lien on your property?				
		No				
Contact		Yes. Total claim (secured and unsecured)	\$	\$150,000.00		
		Value of security:	- \$	\$0.00		
Contact phone	=	Unsecured claim	\$	\$150,000.00		
	What	is the nature of the claim?		\$ \$522.70		
Midland Funding LLC	A c. c.	the date you file the claim is. Check all that a	برامم			
PO Box 2011		f the date you file, the claim is: Check all that a Contingent	ppiy			
Warren, MI 48090		Unliquidated				
		Disputed				
		•				
		None of the above apply				
	Does	the creditor have a lien on your property?				
	_	No				
Contact		Yes. Total claim (secured and unsecured)	\$			
	_	Value of security:	- \$			
Contact phone		Unsecured claim	\$			
	What	is the nature of the claim?		\$ \$522,000.00		
Richard Ladden				<u> </u>		
1404 Acacia St.	As of	f the date you file, the claim is: Check all that a				
Gilroy, CA 95020						
•		Unliquidated				
	_	Disputed				
		Biopatea				

B 104 (Official Form 104)

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims

Page 2

Debto	Sherry Virginia Seitzinger	Case number (If known)			
		Does	the creditor have a lien on your property?		
			No		
	Contact		Yes. Total claim (secured and unsecured) Value of security:	\$\\\ \\$522,000.00\\ -\\$\\\ \\$0.00	
	Contact phone		Unsecured claim	\$ \$522,000.00	
Part 2 Unde		ormation	provided in this form is true and correct.		
Sherry Virgi	s/ Sherry Virginia Seitzinger Sherry Virginia Seitzinger Signature of Debtor 1		Signature of Debtor 2		
[Date November 12, 2020		Date		

Bank of the West 5120 Mowry Ave. Fremont, CA 94538

Bank of the West 149 Park Rd. Burlingame, CA 94010

Dental Health Services 3780 Kilroy Airport Way, Suite 750 Long Beach, CA 90806

Deutsche Bank National Trust Company c/o Select Portfolio Servicing, Inc. P.O. Box 65250 Salt Lake City, UT 84165-0250

Franchise Tax Board PO Box 942867 Sacramento, CA 94267

Fremont Tech Center Association, Inc. Phillip G. Vermont, Esq. Randick O'Dea Tooliatos Vermont & Sargen 5000 Hopyard Road, Suite 225 Pleasanton, CA 94588

FTB Condo Assn, et al 5674 Sonoma Dr. Pleasanton, CA 94566

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101

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Midland Funding LLC PO Box 2011 Warren, MI 48090

Natural Resource Mgmt. Inc. 5960 S Land Park Dr. Ste 254 Sacramento, CA 95822

Richard Ladden 1404 Acacia St. Gilroy, CA 95020

Valley Water PO Box 20130 San Jose, CA 95160

Verizon Wireless 500 Technology Drive, Suite 550 Saint Charles, MO 63304